[Docket No. FR-7034-N-04]

30-Day Notice of Proposed Information Collection: Housing Counseling Program—
Application for Approval as a Housing Counseling Agency; OMB Control No.: 2502-0573
AGENCY: Office of the Chief Information Officer, HUD.

ACTION: Notice.

SUMMARY: HUD has submitted the proposed information collection requirement described below to the Office of Management and Budget (OMB) for review, in accordance with the Paperwork Reduction Act. The purpose of this notice is to allow for an additional 30 days of public comment.

DATES: Comments Due Date: [INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER.]

ADDRESSES: Interested persons are invited to submit comments regarding this proposal.

Written comments and recommendations for the proposed information collection should be sent within 30 days of publication of this notice to www.reginfo.gov/public/do/Start Printed Page 15501PRAMain. Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function.

FOR FURTHER INFORMATION CONTACT: Colette Pollard, Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410; e-mail Colette Pollard at Colette.Pollard@hud.gov or telephone 202402-3400. This is not a toll-free number. Persons with hearing or speech impairments may access this number through TTY by calling the toll-free Federal Relay Service at (800) 8778339.

Copies of available documents submitted to OMB may be obtained from Ms. Pollard. **SUPPLEMENTARY INFORMATION:** This notice informs the public that HUD has submitted to OMB a request for approval of the information collection described in Section A.

The **Federal Register** notice that solicited public comment on the information collection for a period of 60 days was published on November 20, 2020 at 85 FR 74369.

A. Overview of Information Collection

<u>Title of Information Collection</u>: Housing Counseling Program—Application for Approval as a Housing Counseling Agency.

OMB Approval Number: 2502-0573.

OMB Expiration Date: 01/31/2021.

Type of Request: Revision of a currently approved collection.

Form Number: Form HUD-9900, Application for Approval as a Housing Counseling

Agency; HUD-9900A, Screening for Ineligible Participants.

<u>Description of the need for the information and proposed use:</u>

The Office of Housing Counseling is responsible for administration of the Department's Housing Counseling Program, authorized by Section 106 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701w and 1701x). The Housing Counseling Program supports the delivery of a wide variety of housing counseling services to homebuyers, homeowners, low- to moderate—income renters, and the homeless. The primary objective of the program is to educate families

and individuals in order to help them make smart decisions regarding improving their housing situation and meeting the responsibilities of tenancy and homeownership, including through budget and financial counseling. Counselors also help borrowers avoid predatory lending practices, such as inflated appraisals, unreasonably high interest rates, unaffordable repayment terms, and other conditions that can result in a loss of equity, increased debt, default, and possible foreclosure. Counselors may also provide reverse mortgage counseling to elderly homeowners who seek to convert equity in their homes to pay for home improvements, medical costs, living expenses or other expenses. Additionally, housing counselors may distribute and be a resource for information concerning of fair housing and fair lending requirements of the Fair Housing Act, as well as finding units accessible to persons with disabilities, . The Housing Counseling Program is instrumental to achievement of HUD's mission. The Program's farreaching effects support numerous departmental programs, including Federal Housing Administration (FHA) single family housing programs.

Approximately 1,700 HUD-participating agencies provide housing counseling services nation-wide currently. Of these, approximately 975 have been directly approved by HUD. HUD maintains a list of these agencies so that individuals in need of assistance can easily access the nearest HUD-approved Housing Counseling Agency (HCA) via HUD's website, an automated 1-800 Hotline, or a smart phone application. Form HUD-9900, Application for Approval as a Housing Counseling Agency, is necessary to make sure that people who contact a HUD-approved HCA can have confidence they will receive quality service and these agencies meet HUD requirements for approval.

<u>Respondents</u> (i.e. affected public): Not-for-profit institutions.

Estimated Number of Responses: 700.

Frequency of Response: 1.

Average Hours per Response: 8.1667.

Total Estimated Burden: 5,717 hours.

B. Solicitation of Public Comment

This notice is soliciting comments from members of the public and affected parties concerning the collection of information described in Section A on the following:

- (1) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility;
- (2) The accuracy of the agency's estimate of the burden of the proposed collection of information;
 - (3) Ways to enhance the quality, utility, and clarity of the information to be collected; and
 - (4) Ways to minimize the burden of the collection of information on those who are to
- (5) respond, including through the use of appropriate automated collection techniques or other forms of information technology, e.g., permitting electronic submission of responses.

HUD encourages interested parties to submit comment in response to these questions.

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C. Authority: Section 3507 of the Paperwork Reduction Act of 1995, 44 U.S.C. Chapter 35.

Colette Pollard,

Department Reports Management Officer,

Office of the Chief Information Officer.

Billing Code: 4210-67

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